**Wiener Privatbank
Portfolio Management**

Management:	Wiener Privatbank SE
Currency:	EURO

Balanced Megatrends Portfolio

Factsheet as per 01/09/2026

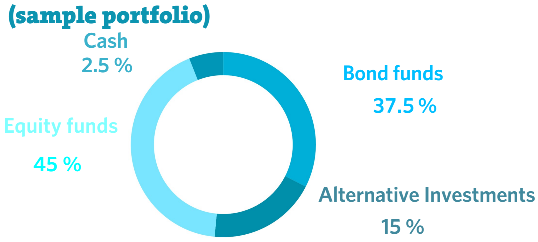
Strategy

Asset management is based on balanced investments consisting of equities (0-50%) and bonds or near-money-market investments (10-100%). With a view to risk diversification, no more than 40% of alternative investments (such as hedge funds, absolute return funds, real estate, commodities, private equity) may be added. Currently, the above categories of investment are implemented by way of investment funds and funds-of-funds (including own products). Investing in individual titles within these categories is not excluded. The broadly de-fined limits for investments make it possible to benefit from rising stock markets as well as to hedge against losses on stock markets by moving towards bonds or near-money-market investments. The investment goal is higher earnings opportunities, in return for tolerating higher risks of losses and higher fluctuations in value. The recommended holding period is at least 5 years.

Our Philosophy

One of the core competences of Wiener Privatbank is customised wealth manage-ment. We see it as our mission to select the most adequate wealth management strategy for you and with you. Our expertise, our ability to professionally manage your portfolio and provide an in-depth analysis of your personal risk profile make us the ideal part-ner for your asset planning. Making the right investment decisions and monitoring your portfolio are tasks you can entrust to our asset management experts.

Asset Allocation*
(sample portfolio)



Investment limits based on strategic focus 2026**

	Minimum	Maximum
Equities	0 %	50 %
Bonds and Cash	10 %	100 %
Alternative Investments	0 %	40 %

** The investment limits based on the strategy focus conform to the strategy currently defined by Wiener Privatbank.

Current Asset Allocation

Equity funds*	45.0 %
T-Rowe Price Global Focused Growth Equity	10.0 %
WPB European Equity	10.0 %
First Trust American Industrial Renaissance	5.0 %
DNB Technology	5.0 %
Pictet Robotics	5.0 %
Incrementum Active Commodity Fund	5.0 %
Polar Capital Biotechnology	2.5 %
First Trust Smart Grid	2.5 %

Alternative Investments*	15.0 %
Invesco Physical Gold	7.5 %
Invesco Physical Silver	5.0 %
U Access Campbell Absolute Return	2.5 %

Bond funds*	37.5%
Neuberger Berman Commodities Fund	12.5 %
Black Rock Global EM Corporate Bond	7.5 %
Carmignac Portfolio Credit	7.5 %
PIMCO Income Fund	5.0 %
Lazard Global Convertible	2.5 %
Vontobel-Emerging Markets Blend	2.5 %

Cash*	2.5 %

*The % share is calculated using the share prices from TIPAS+, Bloomberg L.P.

Recommended holding term: minimum 5 years

This fund may not be suitable for investors who withdraw their investment from the fund within a period of 5 years.

Contact

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Risk Information

- You should be aware of the fact that the prices of financial instruments, including, without limitation, investment funds and ETFs, may rise as well as fall.
- Other risks such as market risk, equity price risk, counterparty risk, country risk and valuation risk may apply as well.
- We cannot guarantee preservation of the capital invested.
- For more information concerning risks, please consult your account manager or read the Important Client Information (Austrian Securities Supervision Act of 2018).

Sustainability aspects in portfolio management

How sustainability risks are incorporated into investment decisions and the impact of sustainable risks on returns.

Sustainability risks have no impact on returns and investment decisions in Wiener Privatbank's portfolio management.

The assessment of sustainability risks of the portfolio management of Wiener Privatbank led to the conclusion that there are currently no sustainability risks considered relevant for this financial product due to the diversification through the selection and weighting of the individual funds.

Depending on the investment strategy selected for portfolio management, the sustainability risks may vary.
A separate sustainable investment strategy is not currently offered.

How adverse sustainability impacts are taken into account at the level of the financial instrument. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities."

Due to the size and the specific business model of Wiener Privatbank SE as a niche player and the associated limited business activities, principal adverse sustainability impacts are currently not taken into account. From Wiener Privatbank SE´s point of view, there is currently not enough data from issuers/product manufacturers available that would allow a corresponding reliable assessment. For this reason, Wiener Privatbank SE is currently refraining from such disclosure. However, as soon as sufficient harmonized and thus comparable data and information is available, Wiener Privatbank SE will examine principal adverse sustainability impacts as part of the product governance process and disclose its findings.

Legal notice